

Fill in this information to identify the case:

Debtor 1 Stacey E. Goins
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Southern District of Ohio
(State)
Case number 1:16-bk-13870

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FV-I, Inc. in trust for Morgan Stanley
Mortgage Capital Holdings LLC As Serviced
by Specialized Loan Servicing, LLC

Court claim no. (if known): 8-1

Last four digits of any number you use to
identify the debtor's account: 0019

Date of payment change:
Must be at least 21 days after date of
this notice 11/01/2018

New total payment:
Principal, interest, and escrow, if any \$578.03

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$229.14 **New escrow payment:** \$182.70

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % **New interest rate:** _____ %
Current principal and interest payment \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1

Stacey E. Goins

Case Number (if known)

1:16-bk-13870

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ **Jason A. Cottrill**

Signature

Date **09/27/2018**

Print:

Jason A. Cottrill

First Name

Middle Name

Last Name

Title

Authorized Agent for Specialized Loan
Servicing, LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before September 27, 2018 via electronic notice unless otherwise stated:

Debtor *Via U.S. Mail*

Stacey E. Goins
4053 St. Williams Avenue
Cincinnati, OH 45205

Debtors' Attorney

Paul J Minnillo
Minnillo & Jenkins Co LPA
2712 Observatory Avenue
Cincinnati, OH 45208

Chapter 13 Trustee

Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

Respectfully Submitted,

/s/ **Jason A. Cottrill**
